Table 7: Summary Statistics for Baseline Final Weights

Statistic	Value
N	3,743
Sum	28,843
Minimum	4.7
Maximum	47.2
Mean	7.7
Median	6.7
Standard Deviation	3.4
Variance Inflation Factor $(F = 1 + CV^2)$	1.2

non-response weights on the key Self-Help variables can be seen in Table 10, which compares the panel with final weights to both the Self-Help Generalization Sample and the panel with baseline non-response weights. Similarly, Table 11 presents a comparison of how each set of weights affects key demographic baseline survey responses.

4.6   Weights for Years 1-9

The final weight construction process for Years 1-9 mimics that of the baseline weights. However, the set of variables used as predictors of non-response differs to take account of additional variables and different non-response patterns, relative to baseline. In particular, for each subsequent year of data collection, we derive response propensity scores based on respondent race, gender, education and age at baseline, the number of calls placed to the respondent at baseline, and whether the respondent's loan had ever been delinquent as of the last interview of the respondent for the survey year(s) in question. For example, a weight for respondents who completed Year 1 and Year 5, given that they had completed baseline, would take into consideration whether they had ever been delinquent as of the Year 5 interview date. The demographic variables were selected because they are systematically related to attrition in the survey, as discussed in section 3.4. The initial call attempts and the mortgage delinquency information were added because these non-survey variables are